
3400 State Health Insurance Assistance Program

3401 Overview

Under a Congressional mandate, the Centers for Medicare & Medicaid Services (CMS) funds a program in each state to provide education, outreach, counseling and information to Medicare beneficiaries, their families, and caregivers. The program is under the Aging and Adult Administration, which applies for other grants to provide additional services that are complementary to the State Health Insurance Assistance Program (SHIP) services. A toll free hotline is maintained at the State office and funds are combined and allocated to the Area Agencies on Aging to provide services at the local level.

This chapter provides an outline for the operational policies and procedures for the SHIP. **This policy chapter is subject to change as additional information and/or regulations are received from the U.S. Department of Health and Human Services, Administration on Aging and/or the Centers for Medicare and Medicaid Services.**

Reference: Omnibus Reconciliation Act (OBRA)) 90, §4360, P.L. 101-508; SSA §1857 (e) (2); and OBRA 99, P.L. 105-277

3402 Operational Principles

3402.1 The Area Agency on Aging, or entity that such agency has contracted with, must comply with the CMS grant terms and conditions as received by the Aging and Adult Administration.

3402.2 The Arizona SHIP sustains a strong working relationship among partners toward a common purpose to inform and educate people with Medicare about their benefits, rights, and protections so they may make better health care decisions. This is accomplished through the provision of training, education, individual counseling, problem solving, assistance with appeals, and fraud prevention.

3402.3 Experienced and/or trained SHIP staff have the appropriate level of knowledge and the ability to counsel Medicare beneficiaries, their families and caregivers in the following areas: Medicare Eligibility, benefits and claims filing; Medicaid eligibility; Long-Term Care Insurance; Medicare Secondary Payor; other types of health insurance benefits; Medi-gap Insurance, Medicare Select, group insurance comparison and claims filing; Medicare +Choice plan options and enrollment; Medicare Cost Sharing Programs and other dual eligibles enrollment; and Medicare/Medicaid fraud, waste and abuse.

3403 Operational Procedures

3403.1 The Regional SHIP Coordinator is responsible for the following activities:

- A) Receive training identified in 3403.1B from the Arizona SHIP Coordinator.
- B) Provide training and technical assistance to SHIP staff and/or volunteers. Training must include, but not be limited to, the following:
 - 1) Utilize the State Health Insurance Assistance Program training manual to provide 24 hours of initial training.

- 2) Provide a minimum of 10 hours of in-service training per year on related topics.
 - 3) Provide training on health care issues within the planning and service area.
 - C) Attend quarterly meetings with other SHIPs at the Aging and Adult Administration to share best practices and receive training and information.
 - D) Attend at least one outside training each year to increase knowledge.
 - E) Further enhance the quality of the program and the information it provides by participating in additional projects to enhance the program as guided by the Area Plan on Aging.
 - F) Ensure that staff and volunteers receive timely and accurate information.
 - G) Develop and administer a security plan for confidential beneficiary information.
 - H) Conduct activities described in 3403.2 through 3403.6.
- 3403.2 The Regional SHIP Coordinator and/or the Coordinator's staff (including volunteer staff) shall provide information to individuals through the following activities:
- A) Participate in outreach events to promote the program and disseminate current information. Expand outreach events to reach the vulnerable, underserved, and Limited English Proficiency populations.
 - B) Hold educational presentations on Medicare, Medicaid, other health insurance, and fraud, waste and abuse in the system.
 - C) Identify needs, provide simple and/or complex information, and expand the capacity to respond to written, telephone or walk-in requests from an individual or community agencies.
 - D) Enhance the ability to access the Internet for Medicare information.
- 3403.3 The Regional SHIP Coordinator and/or the Coordinator's staff shall participate in program evaluation, as follows:
- A) Conduct participant evaluations of training and educational presentations.
 - B) Compile the evaluations for program improvement.
- 3403.4 The Regional SHIP Coordinator and/or the Coordinator's staff shall develop partnerships and network with related programs to provide more immediate resolution to issues and expand resources, as follows:
- A) Form local partnerships with entities whose services coincide, as follows:
 - 1) Social Security Administration

- 2) Arizona Health Care Cost Containment System (AHCCCS)
 - 3) Adult Protective Services (APS)
 - 4) Local Medicare Advantage Programs
 - 5) Others as determined.
- B) Network with social service professionals within the community to expand their means to receive and disseminate information.
- C) Collaborate with partnerships and networks to hold annual health fairs.
- 3403.5 The Regional SHIP Coordinator and/or the Coordinator's staff shall recruit and retain volunteers, as follows:
- A) Provide adequate volunteer counselors to serve an individual's needs.
 - B) Provide counseling sites throughout the service area to make services easily accessible.
 - C) Develop and/or maintain two Senior Patrols to provide information about Medicare fraud and abuse.
 - D) Provide annual recognition of volunteers.

3404 Operational Procedures for SHIP Reporting Requirements

- 3404.1 The Area Agency on Aging shall collect data and maintain records relating to the SHIP as defined in the Aging and Adult Administration Policy Chapter 1600.

EXHIBITS:

3000C - Client Agreement and Authorization (AAA-1053A)

3000D - Counselor Certification Guidelines

3000E - Counselor Job Description

3000F - Volunteer Counselor Responsibilities and Obligations (AAA-1051A)